

November 18, 2005
PUBLIC NOTICE # 2005-46

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing/Errata Report
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7866	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	WATERCRAFT	0
05-7859	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7879	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7850	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
05-7851	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7852	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7845	0212	AMERICAN FEDERATION INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR HOME	
05-7861	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ABUSIVE ACT LIABILITY	0
05-7882	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-PASTORAL	0
05-7853	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7862	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ABUSIVE ACT LIABILITY	0
05-7881	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-PASTORAL	0
05-7875	0004	AMEX ASSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	AIR MILES INSURANCE PLAN	0
05-7885	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	BUILDER'S RISK	
05-7854	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET	
05-7877	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	PREFERRED/STANDARD HOMEOWNERS	
05-7909	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
05-7913	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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05-7916	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
05-7705	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GROUP AND GROUP 7	-10.2
05-7901	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GROUP 5 AND GROUP 7	
05-7858	0922	EXPLORER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7869	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	PERSONAL	HOMEOWNERS MULTI PERIL	NEW PROGRAM	TRADITIONAL HOMEOWNERS	
05-7846	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	OFF-ROAD VEHICLE (AGENTS)	
05-7872	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE (NON-AFFINITY)	
05-7873	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	OFF-ROAD VEHICLE (DIRECT)	
05-7874	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MOTORCYCLE (AFFINITY)	
05-7880	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MOTOR HOME	
05-7839	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	GAP COVERAGE	
05-7912	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCKING	0
05-7923	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	0
05-7925	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7926	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7927	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7898	1293	HOMESITE INSURANCE COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	RENTERS EXPRESS	0
05-7849		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	EARTHQUAKE	FORMS	NONE	

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05-7838	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7847	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	20
05-7876	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7865	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	PERSONAL	EARTHQUAKE	BOTH RATE AND FORM	NONE	0
05-7841	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	FIRE	FORMS	RENTAL OWNERS	
05-7842	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
05-7860	1218	PENN-AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	
05-7920		PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-GROUP	0
05-7922		PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-GROUP	
05-7867	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7868	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-7928	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7857	3496	QUANTA INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-VICTORY	0
05-7902	3496	QUANTA INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VICTORY	0
05-7878	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7930	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE		HUMAN SERVICES	0
05-7840	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	WOODWORKING PROPERTY	
05-7919	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	

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05-7899	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	PERSONAL	OTHER LIABILITY	CLASS PLAN	UMBRELLA EXCESS	6.6
05-7855	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY GROUP A	0
05-7929	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7870	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	INLAND MARINE	NEW PROGRAM	VALUABLE PERSONAL PROPERTY	0
05-7856	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	UNICOVER	
05-7871	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	VALUABLE PERSONAL PROPERTY	0
05-7848	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	MANUAL	NONE	
05-7917	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7910	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
05-7915	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	
05-7911	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
05-7914	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7863	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ABUSIVE ACT LIABILITY	0
05-7883	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-PASTORAL	0
05-7864	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ABUSIVE ACT LIABILITY	0
05-7884	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-PASTORAL	0
	70	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS					

**California Department of Insurance
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The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-7726	11/04/2005	RLI Insurance Company	Commercial Other Liability	Rule Change		0.00%
Incorrect	05-7726	11/04/2005	RLI Insurance Company	Commercial Other Liability	Rate		0.00%

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